

Proverbs 22 Greed be Gone Proverbs: Wisdom for Life

The rich and poor have this in common: The Lord made them both. Proverbs 22:2

Today we are in the final study of our series in Proverbs and we are going to talk about the most controversial subject in the church.

A)It's not homosexuality, it's not the use of the gifts, and it's not even the role of women. It's money.

B)It's been said that the most sensitive nerve in the human body is the one that runs from our brain to our wallet

C)Visitor – I knew it – churches always talking about Money!

D)Well that might have been your experience in the past but I want you to rest assured – not the case here.

1)In fact this is the first sermon all year where this has been the theme.

Also note that God doesn't need your money – He is not broke!

A)I know some of the Preachers on TV make it seem that way!

B)God doesn't need your money – AND we as a church are not after your money. **No 2nd offering!**

So why a study on Money?

A)**Practical reason – and a Spiritual reason** – they are fiercely connected.

B)Practical reason – Money is a big issue to us!

C)Almost everything that we do is connected to our Money!

1) The Bible says that it is in God that we live and move and have our being.

D)I think some of you would argue – that it is in money that we live and move and having our being

1)Money plays a BIG part in our existence,

2)from buying food to paying rent – or a mortgage – keeping ourselves and kids clothed – **Money needed**

E)All related to our money. So we could say that money dictates the way that we live.

The subject of money is a source of many conflicts!

A)My Least Favorite conversations with Denise have been the ones that revolve around Budgets.

B)Remember: Once Questioning how much we were spending on groceries – She got defensive – and said

1)You can come with me next time I go grocery shopping

C)Better yet – You can start doing the grocery shopping.

1)Crazy – I can walk out of the grocery store with 1 bag \$30.000

A recent poll revealed 70% of couples conflicts are over money

A)The number 1 source of arguments in marriage is not about sex, or parenting, or even in-laws

B)The Number 1 source of conflict is finances.

C) 51% of all spouses that call it quits say their decision had something to do with their finances.

D)70% of Americans are living -Paycheck to paycheck – Wow – I am not alone

1)Relate to this One evening a husband was going over their finances and said to his wife, “You know the old saying, ‘money talks’? Well, ours just said, ‘So long!’”

AP report finances are the number one cause of stress in America 85% of Americans say they “sometimes” feel stressed about money,

A)30% say they're “constantly” stressed about their finances.

B)the average American household that's carrying credit card debt has a balance of over \$9,000

1)and here in Ca the average is over \$10,000

C)the average student loan debt for Class of 2017 graduates was over \$39,000, up 6% from the previous year.

D)The world we live in runs on money, and it seems that we never have enough of it.

1) So Understanding the way money works and having the right perspective on it is very important.

E)So that is the Practical reason.

Spiritual reasons:

A)the Bible deals with this subject a lot!

B) Interesting research found that there are 500 verses in the Bible on prayer.

1)Less than 500 on faith

C)But over 2,000 deal with the subject of money!

1)Including 43 verses here in the book of proverbs

D)Of the 38 parables that Jesus taught in the gospels 16 had to do with money and possessions.

In Matthew 6:24 Jesus made this radical statement.

A)**No one can serve two Masters – you will hate the one and love the other.**

B)Can't serve God and _____! We would expect him to say – God and Satan right? –

C)A Pastor I know was trying to teach his kids to not lie – If you lie – then trust is broken –

1)If we can't trust you – it is hard to have a good relationship - So lying is the worst thing you can do!

D)A few days later his elementary age son said – **Dad I don't think Lying is the worst thing....**

1)thought of something that is worse than lying- Really what is that? – **Worshipping Satan. = Ok true**

That is what we would expect Jesus to say – You can't serve God and Satan!

A)But that is not what He says – He says – **You can't serve God and Money.**

B)Here is what Jesus is telling us – **He is telling us that the primary issue in relation to money is not money.**

1)No the primary issue is Mastery. – **It is control – It is ownership.**

C)The primary question of Jesus as it relates to money is this:

- **Do we have money or does money have us?**
- **Do we own it or does it own us?**
- **Do we possess it and use it or does it possess us.**

D)Been said that Money is a great servant but a horrible Master.

D)Perhaps you have heard that Money is the root of all evil? – Not true

1)The Love of money is the root of all evil 1 Timothy 6:10

Money is amoral, neither good nor bad

A)Money itself is not the problem; our attitude toward it is.

B)) Possessions are not bad – unless they possess you

1)The Love of stuff and the Love of money – that is the issue

C)And The Love of money causes people to do foolish things

A husband and wife named Stanley and Martha went to the state fair every year, and every year when Stanley saw the antique bi plane he would say, “Martha, I'd like to ride in that airplane.”

And Martha always replied, “I know Stanley, but that airplane ride costs \$30 and \$30 is \$30.”

Well, year after year they had this same dispute until finally one year at the fair, Stanley said, “Martha, I'm 81 years old. If I don't ride that airplane I might never get another chance.”

Martha replied, “Stanley that airplane ride costs actually gone up \$40 and \$40 is \$40.”

The pilot overheard them and said, “Folks, I'll make you a deal. I'll take you both up for a ride. If you can stay quiet for the entire ride and not say one word, I won't charge you, but if you say one word, it's \$40.”

Stanley and Martha agreed and up they went. The pilot did all kinds of twists and turns, rolls and dives, but he didn't hear a word from the couple.

So... he did all his tricks again- flips and dives and rolls- but still, not a word was heard from his passengers. When they finally landed, the pilot yelled back at Stanley and said, “Wow, I did everything I could think of to get you to cry out, but you didn’t. I’m impressed!”

Stanley replied, “Well, I was gonna say something when Martha fell out of the plane after that first roll, but... \$40 is \$40.”

C) That is a silly story – that is not true –

D) But this is true: Money and what it promises is the chief competitor for our hearts

The reason why the Bible talks so much about Money is not because God wants or needs our money

A) But because God wants our hearts - He knows that – where our treasure is our heart is going to be also!

B) He talks about money because – he knows that often times that is where our heart is!

Hebrews 13:5

Keep your life free from love of money, and be content with what you have, for he has said, “I will never leave you nor forsake you.” So we can confidently say,

“The Lord is my helper; I will not fear; what can man do to me?” Hebrews 13:5

C) The Lord wants us to find our contentment not in what we own or what we can possess

1) But in who we belong to. And We belong to Him.

D) He wants us to find our identity NOT in possessions or some sense of social status

1) But in our relationship to Him – That is what is MOST IMPORTANT

So in the remainder of our time today –

A) Let’s consider what the Bible and the book of proverbs particularly has to say about Money-

B) Even if you are not a Christ follower - Helpful

#1 There is a right way and a wrong way to make Money!

Proverbs 13:11

Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time.

Proverbs 12:11

A hard worker has plenty of food, but a person who chases fantasies has no sense.

Proverbs 13:4

Lazy people want much but get little, but those who work hard will prosper.

Proverbs 28:19

A hard worker has plenty of food, but a person who chases fantasies ends up in poverty.

God honors those who work hard and do things the right way!

A) So all of you who are thinking- If I could just win the lottery – my life would change forever - Barter with God – give 20%

**B) God says – that is foolish – for one the chances of it happening are slim to NONE
1) #2 GOD HONORS HARD WORK!**

C) ALL of you who are working hard every day – God smiles down upon you. -

1) Those who work hard prosper. – Those who chase after get rich schemes are fools.

#2 Making Money is not the end all!

Ecclesiastes 5:10

Those who love money will never have enough. How meaningless to think that wealth brings true happiness! NLT

Money is not the end all that is why there are so many rich people that are miserable.

Proverbs makes many comparisons – using the word better!

A) Proverbs 15:16-17

“Better is a little with the fear of the Lord, Than great treasure with trouble.”

B) Better to have a little and integrity and love in your family

1) Than to have A LOT and much Strife!

C)Some wealthy people – family a mess – kids hate their dad –works all the time.

1)He is trying to buy their love with gifts – they see through it – My Dad cares more about his stuff than me.

17 Better is a dinner of herbs where love is, Than a fatted calf with hatred.

A)Fine dinner – best food – expensive china – everyone stiff – tension – no one is talking

B)Give me a barbecue with love and family friends any day!

1)Those are the best things

Proverbs 15:17 NLT “A bowl of vegetables with someone you love is better than steak with someone who hates you.” {Good steak

Proverbs 17:1 **Better a dry crust eaten in peace than a house filled with feasting and conflict.** NLT- Holiday that turned into a disaster.

Proverbs 16:8

“Better to have little, with godliness, than to be rich and dishonest.” NLT

A)Better to have less – and integrity where you can look people in the eye.

B)Than a lot with shame because you know you ripped people off!

C)And that is why the Lord says in Proverbs 22:1 “Choose a good reputation over great riches; being held in high esteem is better than silver or gold.”

C)God esteems Character and integrity more than riches

#3 Being good stewards of Money is Applauded

⁵ Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty. Proverbs 21:5 NLT

Know the state of your flocks, and put your heart into caring for your herds, ²⁴ for riches don't last forever, and the crown might not be passed to the next generation. Proverbs 27:23,24 NLT

In those passages the Lord is applauding the value of wise planning and budgeting -

A)Jesus in Luke 14 talked about a Builder counting the cost before he **starts to build**

B)Or A General going into battle before he goes to war – counting the cost

C)The Lord encourages wise planning – the Lord encourages being good stewards! –

1)The Lord encourages knowing the state of our flocks – knowing what we have to spend and what we don't

I almost titled this message – Living with Margin

A)Margin is the space between our load and our limits. It is the amount allowed beyond that which is needed.

B)Margin is the gap between rest and exhaustion, the space between breathing freely and suffocating.

C)When we are living so tight – it feel suffocating

D)When the money is just going out and we don't know why? – No budget

1)The stress alone – can be exhausting

E)The Lord wants us to live with Margin – because there is freedom in Margin!

1)He doesn't want us to Overloaded all the time!

#4 Money will not help us beyond this life.

4 Riches do not profit in the day of wrath, but righteousness delivers from death. Proverbs 11:4

A)A person might be able to buy their way into a ball game – a concert – a business deal –

B)But no one is writing a big FAT CHECK to get into heaven.

1)**Charlemagne – What profit lose his soul.**

C)Appointed unto man once to die – and after that come the judgment!

1)Everyone of us is going to stand before God one day

Only righteousness delivers a person from the Wrath to come!

A)Jesus is the one who makes us Righteous – His gift

B) Jesus made a way: He who knew no sin became sin that we faith Righteousness of God in Him.

C) God treated Jesus as if He were you – Pain and Punishment

1) So he could treat you as if you were Him!

D) Only that Righteousness that delivers a person from the wrath of God

E) Money might be able to do a lot for you in this life

But it will not help you at all in the next!

Let me ask you as Question: What comes to mind when you think of a greedy person?

A) Scrooge- Miser – not willing to share.

B) But greed is something that can affect every single one of us – because at the core of greed is this:

1) Definition of greed: “Greed is the assumption that it is all about my consumption.”

C) Hey it is my bank account – it is my 401k – it is my retirement

1) It is my bonus – it is about me!

D) The assumption that it is all about my consumption!

But when you live that way: Here is what you are saying even if you don't realize it.

A) You are living as if there is no God – and you are living as if there is nothing beyond this life.

B) Now if that is what you really think – Solomon said – Eat drink and be merry for tomorrow you die

1) This is all that you get so get the most of it while you can.

C) Who cares about Legacy – you are gone!

1) Who cares about what your kids think of you – you are gone

D) If this is it – if this is all there is: Don't worry about tomorrow – Party hearty – eat drink and be merry..... die

E) This is it!!!!

There are many people living in this world with that mentality.

A) But the Bible tells us – Ecclesiastes 3:11 that God has put eternity into the hearts of every man.

B) In other words – God has built into every single human beings heart a sense or a deep conviction-

1) There has got to be more to life than this!

C) Deep down we all know that – we can ignore it and pretend that it isn't there. –

1) But the reality is that it is true

D) Each one of knows deep down – there has to be more to life than this!

Since that is true! Here is the most important thing that the book of Proverbs tells us to do with our finances – Proverbs 3:9,10

Honor the LORD with your possessions, And with the First fruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine.

A) Honor = Kabad – Weighty – same word for glory!

B) See You and I exist to bring glory to God!

1) Revelation 4:11 All things were created by Him and for Him! -We exist for Him.

Proverbs 22:2- The rich and poor have this in common: The Lord made them both.

Whether you are rich or Poor – the Lord made you!

A) You were created by God and for God!

B) Sin wrecked that – Wedge divide.- In our sinful state we lived to please our fleshly appetites

1) the problem with our fleshly appetites is that they are never satisfied! – NEVER

C) You all know what it was like to purchase something that you thought was going to make you so happy.

1) If I could just get that- So happy – content – and you are happy until – the NEXT MODEL comes out

D) Of you are happy until it doesn't do everything you thought it was going to do

1)Or you are happy until you see what someone else has – I wish I would have got that one INSTEAD.

E)We have all been there! – Why consumerism still exist – the fleshly appetites are never satisfied.

This is where the Lord wants us to understand – You were created for a reason greater than satisfying your fleshly appetites.

A)You were made – you exist to bring me glory!

B) *And whatever you do in word or deed, do all in the name of the Lord Jesus, giving thanks to God the Father through Him.* Colossians 3:17

C)You exist to bring glory to God! In the way that you live your life!

1)You work for Him – Best worker –

2)You play for Him – Enjoy life

3)You serve your family for Him – Divine service 3X a day!

D)We exist to bring God glory!

One of the ways that we do that is with our finances!

A) Honor the LORD with your possessions, And with the first fruits of all your increase;

B)First fruits – God asked the people of Israel to give a tithe a 10th of the first fruits of their increase. Crops, herds, resources

C)Note He wanted them to give the first fruits – rather than the leftovers.

D)Why? well God is smart and He knows that if He said – Give me the leftovers – He knows most of the time – NOT LEFTOVERS

E)It is easy for us to spend all that we make!

So God said: Honor me with the first fruits of your increase!

A)Now wait a second you said at the beginning of this conversation that God didn't need my money.

B)So if that is true then why did He ask his people to do this!

1)To get in the habit of giving the first fruits ?

C)Several reasons: **1st A Matter of Value:** What you invest in you Value!

¹⁹“Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. ²⁰Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. ²¹Wherever your treasure is, there the desires of your heart will also be. Matthew 6:19-20

God wants his people to Value His Kingdom!

A)He wants us to Value what He values –

B)He invites us to partner with Him in what He is doing in the world – through a Local church.

1)How we move from being a consumer – what is in it for me – to an investor

C)Realizing: I get to partner with the Lord in His work – through my giving

D)When you give you are investing in the Kingdom 1)Helping to spread the gospel – helping to build up believers

D)Helping to strengthen a community!

1)Every time we do – that is part of our reward in heaven. – **A Matter of Value** **2nd it is a Matter of Lordship**

Matthew 6 Jesus is talking to his Disciples about Provision and not worrying about their provision.

B)Then He makes this statement: Matthew 6:33 - *But seek first the kingdom of God and His righteousness, and all these things shall be added to you.*

C)You know what the convicting Word is in that passage – it is the Word First! **Seek First**

1)If he just said – Seek – great if I have time – when I get around to it

D)Seek First the Kingdom – that is priority – why Because Jesus is Lord

E)I exist to bring him glory!

See some people balk at this idea – because this is how they think.

A)I work hard for my money – so I should be able to do with it what I want. –

B) True – You can do that. – Not forced

C) But as a follower of Christ – something has changed in you.

1) You are not your own – You have been bought with a Price!

D) You belong to Jesus now – He is Lord –

So before Christ – we were Mastered by Money

Approach:

- Live.- Me my needs wants desires
- Save- if leftover – my future
- Give – any leftovers

After Christ – Change in Focus – Master our Money

- Give first – Priority – the Kingdom
- Save- Being a good steward
- Live – Live on the rest

Taught to Pray: Your kingdom come – Your will be done on earth as it is in heaven.

A) It is a Matter of Lordship

B) You are not your own you have been bought with a price –

1) Your kingdom before my kingdom – Your will before my will

C) Your way before my way.

D) Why – Because I realize that I exist to Glorify God

E) God in His grace invites me to be involved in His Kingdom.

It is about Value – Investing in Kingdom

It is about Lordship – Seek First the Kingdom –

3rd It is Matter of transformation:

A) Romans 8:29 – End game of God – **conform you into the image of his own dear son.**

B) God is a giver! – John 3:16 – **For God so loved the world that He gave.**

C) God is a giver and He wants us to be givers too!

D) Philippians 2: Let this mind be in you-

1) God exalted

God is a giver and He wants us to be givers too!

A) There is a blessing for those who do so – Our text – Proverbs 3:9,10

Honor the LORD with your possessions, And with the firstfruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine.

B) Now the Lord is not saying necessarily that if you Honor Him with your possessions that you are going to be Rich in possessions

C) **More of a Metaphor** – You are going to be Full!

– 1) Your heart is going to be Full – Your heart is going to be rich

LOVE - Proverbs 11:25 **The generous will prosper; those who refresh others will themselves be refreshed.**

D) Jesus said: It is more blessed to give than to receive! Kids – Joy seeing their faces light up

We are never more like Jesus than when we are giving of ourselves in order to bless others.

Luke 9:23 **“If anyone desires to come after Me, let him deny himself, and take up his cross daily, and follow Me.”**

A) **THE Cross was an instrument of death that brought life to the world**

B) **Us the cross means – How can I die to myself in order to bring life to the World.**

1) **What can I sacrifice to invest in the Kingdom?**

C) **So As we close today I want you to personally answer this question:**

1) **Am I honoring God with my resources and possessions – IF YES – AWESOME**

IF NO- WHAT NEEDS TO CHANGE!

A) **What do I Value? Where am I invested ?**

B) **Differentiate – Needs vs Wants?**

C) **Begin to make those changes – Here is what you will discover – You will be blessed**

1) **You will be free –**

D) **Mastering your Money – Instead of being Mastered by your money**